

**SPECIAL WARRANTY DEED**

KNOW ALL MEN BY THESE PRESENTS:

That BancorpSouth Bank, acting herein by and through its duly authorized Officers, hereinafter called GRANTOR, for and in consideration of the sum of TEN DOLLARS (\$10.00) and other good and valuable consideration in hand paid by the SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON D.C. hereinafter called GRANTEE, the receipt of which is hereby acknowledged, has granted, bargained, sold and conveyed - and by these presents does grant, bargain, sell and convey - unto the said Grantee, his/its successors and assigns, forever, all that certain parcel of land located in the County of De Soto, State of Mississippi, to-wit:

Lot 244, Section A, DeSoto Village Subdivision, situated in Section 34, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 7, Pages 9-14, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Grantor also assigns and transfers to Grantee herein all of Grantor's claims and notes representing the indebtedness heretofore secured by liens on the property hereinabove described.

TO HAVE AND TO HOLD the above described property, together with all and singular, the tenements, hereditaments, rights and appurtenances thereto in anywise belonging unto the said Grantee, and his/its successors and assigns, forever. Grantor hereby binds itself and its successors to warrant and forever defend all and singular the said premises unto the same Grantee and his/its successors and assigns against every person whomsoever lawfully claiming, or to claim the same or any part thereof, by, through, or under it, but not otherwise.

IN WITNESS WHEREOF, the said Grantor, on this 7 day of December, 2007, has caused these presents to be executed for and in its name and behalf by its undersigned Officers.

BANCORPSOUTH BANK

By: 

Philip Carpenter

Title: First Vice President

By: 

Julie Clemmer

Title: Vice President

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STATE OF MISSISSIPPI )  
 ) ss ACKNOWLEDGMENT  
 COUNTY OF LEE )

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Philip Carpenter and Julie Clemmer, to me personally well known, who stated that they were the First Vice President and Vice President, respectively, of BancorpSouth Bank, a corporation, who acknowledged that for and on behalf of said corporation they signed and delivered the foregoing Special Warranty Deed as the act and deed of said corporation.

WITNESS MY SIGNATURE and seal of office this 7 day of December, 2007.

My Commission Expires:

MY COMMISSION EXPIRES:  
MAY 17, 2010

*Patricia S. Wilson*  
 Notary Public

GRANTOR'S ADDRESS AND TELEPHONE NUMBER:

BancorpSouth Bank  
 2778 West Jackson Street  
 P.O. Box 789  
 Tupelo, MS 38803  
 Telephone No. (662) 678-7697



GRANTEE'S ADDRESS AND TELEPHONE NUMBER:

Secretary of Housing and Urban Development  
 Five Points Plaza Building  
 40 Marietta Street  
 Atlanta, Georgia 30303  
 Telephone No. (404) 331-5136

PREPARED BY AND AFTER RECORDING PLEASE RETURN TO:

DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.  
 415 North McKinley, Suite 555  
 Little Rock, Arkansas 72205  
 Telephone No. (501) 661-1000  
 DHG&W File No. 41572G